

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: :
: :
DRAKE : Group Art Unit: Unknown
: :
Serial No Unknown : Examiner: Unknown
: :
Filed: Herewith _____ :

Title: Method Of Increasing A Realized Portion Of Periodically-Paid Monetary Payments

COMBINED DECLARATION AND POWER OF ATTORNEY

As the below named inventor, I hereby declare that:

Type of Declaration

This declaration is made in an original application for utility patent.

Inventorship and Specification Identification

My residence, post office address, and citizenship are as stated below next to my name.

I believe that I am the original, first, and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled Method Of Increasing A Realized Portion Of Periodically-Paid Monetary Payments, filed herewith.

Claim of Priority

I hereby claim foreign priority benefits under 35 U.S.C. § 119 of the foreign application(s) for patent, or inventor's certificate(s), or PCT international application(s) designating at least one country other than the United States of America, listed below:

Country
NONE

Application No.

Filing Date

I have also identified below any foreign application(s) for patent, or inventor's certificate(s), or any PCT international application(s) designating at least one country other than the United States of America, filed by me on the same subject matter having a filing date before that of the application of which priority is claimed: (If none, write "NONE")

Country
NONE

Application No.

Filing Date

Acknowledgment of Review of Papers and Duty of Candor

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims thereof.

I acknowledge the duty to disclose information that is material to the examination of this application, in accordance with Title 37, Code of Federal Regulations, section 1.56(a).

Power of Attorney

As the named inventor, I hereby appoint the following attorneys with full power of substitution and revocation to prosecute this application and to transact all business in the U.S. Patent and Trademark Office connected therewith.

George C. Chen, Reg. No. 39,935; Kenneth A. Nelson, Reg. No. 48,677; Maurice B. Stiefel, Reg. No. 18,479; Lawrence G. Kurland, Reg. No. 24,895; Stephen P. Gilbert, Reg. No. 27,893; Mark E. Waddell, Reg. No. 31,803; David A. Roodman, Reg. No. 35,663; N. Whitney Wilson, Reg. No. 38,661; Daniel A. Crowe, Reg. No. 39,644; Stephen M. Haracz, Reg. No. 33,397; Robert G. Lancaster, Reg. No. 43,736; Warren K. MacRae, Reg. No. 37,876; Kevin C. Hooper, Reg. No. 40,402; Kathleen Gersh, Reg. No. 41,806; Christopher J. Hayes, Reg. No. 41,822; Roxanna Wizorek, Reg. No. 46,110; Bosco B. Kim, Reg. No. 41,896; Charles T.J. Weigell, Reg. No. 43,398; Angel Herrera, Reg. No. 46,767, of the firm of Bryan Cave LLP, Two North Central Avenue, Suite 2200, Phoenix, Arizona 85004, telephone (602) 364-7000, facsimile (602) 364-7070.

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Declaration

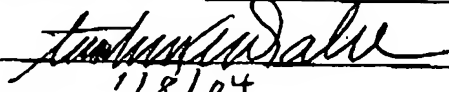
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Signature

Full name of sole inventor:

Stephen Drake

Inventor's signature:



Date:

1/8/04

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